

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS

In re:

**John Malone**

Debtor(s)

Case No.: **24-10885**

Chapter 13

## CHAPTER 13 PLAN

Check one. This plan is:

- ☐ Original
- ☒ Amended (Identify First, Second, Third, etc.) **SECOND**
- ☐ Postconfirmation (Date Order Confirming Plan Was Entered: \_\_\_\_\_)
- Date this plan was filed: **October 9, 2025**

## PART 1:

## NOTICES

**TO ALL INTERESTED PARTIES:**

You should review carefully the provisions of this Plan as your rights may be affected. In the event the Court enters an order confirming this Plan, its provisions may be binding upon you. The provisions of this Plan are governed by statutes and rules of procedure, including Title 11 of the United States Code (the "Bankruptcy Code"), the Federal Rules of Bankruptcy Procedure ("Fed. R. Bankr. P."), the Massachusetts Local Bankruptcy Rules ("MLBR"), and, in particular, the Chapter 13 rules set forth in Appendix 1 of MLBR, all of which you should consult.

**TO CREDITORS:**

Your rights may be affected by this Plan. Your claim may be reduced, modified, or eliminated. Read this Plan carefully and discuss it with your attorney. If you do not have an attorney, you may wish to consult with one. If you oppose this Plan's treatment of your claim or any other provision of this Plan, you or your attorney **must** file with the Court an objection to confirmation on or before the later of (i) thirty (30) days after the date on which the first Meeting of Creditors pursuant to 11 U.S.C. § 341 is held or (ii) thirty (30) days after service of an amended or modified Plan, unless the Court orders otherwise. A copy of your objection must be served on the Debtor(s), the attorney for the Debtor(s), and the Chapter 13 Trustee (the "Trustee"). The Bankruptcy Court may confirm this Plan if no objection to confirmation is filed or if it overrules an objection to confirmation. You have received or will receive a Notice of Chapter 13 Bankruptcy Case from the Bankruptcy Court which sets forth certain deadlines, including the bar date for filing a Proof of Claim. **To receive a distribution, you must file a Proof of Claim.**

**TO DEBTOR(S):**

You (or your attorney) are required to serve a copy of this Plan on all creditors in the manner required under the Bankruptcy Code, the Fed. R. Bankr. P., and MLBR. Unless the Court orders otherwise, you must commence making payments not later than the earlier of (i) thirty (30) days after the date of the filing of this Plan or (ii) thirty (30) days after the order for relief. **You must check a box on each line below to state whether or not this Plan includes one or more of the following provisions. If you check the provision "Not Included," if you check both boxes, or if you do not check a box, any of the following provisions will be void if set forth later in this Plan. Failure to properly complete this section may result in denial of confirmation of this Plan.**

FOR EACH LINE BELOW, DO NOT CHECK BOTH BOXES; DO NOT LEAVE BOTH BOXES BLANK.

1.1	A limit on the amount of a secured claim, set out in Part 3.B.1, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Part 3.B(3).	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

## PART 2:

## PLAN LENGTH AND PAYMENTS

**A. LENGTH OF PLAN:**

- ☐ 36 Months. 11 U.S.C. § 1325(b)(4)(A)(i);
- ☐ 60 Months. 11 U.S.C. § 1325(b)(4)(A)(ii);
- ☒ **17 Months. 11 U.S.C. § 1322(d)(2). The Debtor(s) states the following cause:**

**Debtor can pay the Plan in full in 17 months****B. PROPOSED MONTHLY PAYMENTS:**

Monthly Payment Amount	Number of Months
------------------------	------------------

\$100.00	3
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**C. ADDITIONAL PAYMENTS:**

Check one.

☐  
☒

**None.** If "None" is checked, the rest of Part 2.C need not be completed and may be deleted from this Plan.  
**The Debtor(s) will make additional payment(s) to the Trustee, as specified below. Set forth the amount, source (e.g., lump sums from sales/refinances, tax refunds), and date of each payment.**

Additional Payment Amount	Source	Date of Payment
\$35,691.00	sale proceeds	Month 17 (November 2025)

**The total amount of Payments to the Trustee [B+C]:** **\$35,991.00.**  
This amount must be sufficient to pay the total cost of this Plan in Exhibit 1, Line h.

**PART 3: SECURED CLAIMS**

☒

**None.** If "None" is checked, the rest of Part 3 need not be completed and may be deleted from this Plan.

**PART 4: PRIORITY CLAIMS**

Check one

☐

**None.** If "None" is checked, the rest of Part 4 need not be completed and may be deleted from this Plan.

☒

**The following priority claim(s) will be paid in full without postpetition interest. Unless the Court orders otherwise, the amount of the priority portion of a filed and allowed Proof of Claim controls over any contrary amount listed below.**

**A. DOMESTIC SUPPORT OBLIGATIONS:**

Name of Creditor	Description of Claim	Amount of Claim
-NONE-		

**B. OTHER PRIORITY CLAIMS (Except Administrative Expenses):**

Name of Creditor	Description of Claim	Amount of Claim
MA DOR	taxes	\$4,947.81

**Total of Priority Claim(s) (except Administrative Expenses) to be paid through this Plan: \$4,947.81**

**C. ADMINISTRATIVE EXPENSES:**

**(1) ATTORNEY'S FEES:**

Name of Attorney	Attorney's Fees
John Ullian, Esq.	\$10,135.65

If the attorney's fees exceed the amount set forth in MLBR, Appendix 1, Rule 13-7, the Trustee may not pay any amount exceeding that sum until such time as the Court approves a fee application. If no fee application is approved, any plan payments allocated to attorney's fees in excess of MLBR Appendix 1, Rule 13-7 will be disbursed to other creditors up to a 100% dividend.

**(2) OTHER (Describe):**

-NONE-
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**Total Administrative Expenses (excluding the Trustee's Commission) to be paid through this Plan [(1) + (2)]: \$0.00**

**(3) TRUSTEE'S COMMISSION:**

The Debtor shall pay the Trustee's commission as calculated in Exhibit 1.

The Chapter 13 Trustee's fee is determined by the United States Attorney General. The calculation of the Plan payment set forth in Exhibit 1, Line (h) utilizes a 10% Trustee's commission. In the event the Trustee's commission is less than 10%, the additional funds collected by the Trustee, after payment of any allowed secured and priority claim(s), and administrative expense(s) as provided for in this Plan, shall be disbursed to nonpriority unsecured creditors up to 100% of the allowed claims.

## PART 5: NON PRIORITY UNSECURED CLAIMS

Check one.

- ☐ None. If "None" is checked, the rest of Part 5 need not be completed and may be deleted from this Plan.
- ☒ Any allowed nonpriority unsecured claim(s) other than those set forth in Part 5.F will be paid as stated below. Only a creditor holding an allowed claim is entitled to a distribution.

☐ Fixed Amount ("Pot Plan"): each creditor with an allowed claim shall receive a pro rata share of \$\_\_, which the Debtor(s) estimates will provide a dividend of \_\_%.

☒ Fixed Percentage: each creditor with an allowed claim shall receive no less than 100 % of its allowed claim.

A. **GENERAL UNSECURED CLAIMS:** **\$17,308.00**

B. **UNSECURED OR UNDERSECURED CLAIMS AFTER MODIFICATION IN PART 3.B OR 3.C:**

Name of Creditor	Description of Claim	Amount of Claim
-NONE-		

C. **NONDISCHARGEABLE UNSECURED CLAIMS (e.g., student loans):**

Name of Creditor	Description of Claim	Amount of Claim
None		

D. **CLAIMS ARISING FROM REJECTION OF EXECUTORY CONTRACTS OR LEASES:**

Name of Creditor	Description of Claim	Amount of Claim
-NONE-		

E. **TOTAL TO BE PAID TO NONPRIORITY UNSECURED CREDITORS THROUGH THIS PLAN:**

The amount paid to nonpriority unsecured creditor(s) is not less than that required under the Liquidation Analysis set forth in Exhibit 2.

Total Nonpriority unsecured Claims [A + B + C + D]: **\$17,308.00**

Enter Fixed Amount (Pot Plan) or multiply total nonpriority unsecured claim(s) by Fixed Percentage and enter that amount: **\$17,308.00**

F. **SEPARATELY CLASSIFIED UNSECURED CLAIMS (e.g., co-borrower):**

Name of Creditor	Description of Claim	Amount of Claim	Treatment of Claim	Basis for Separate Classification
-NONE-				

Total of separately classified unsecured claim(s) to be paid through this Plan: **\$0.00**

## PART 6: EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check one.

- ☒ None. If "None" is checked, the rest of Part 6 need not be completed and may be deleted from this Plan.

## PART 7: POSTCONFIRMATION VESTING OF PROPERTY OF THE ESTATE

If the Debtor(s) receives a discharge, property of the estate will vest in the Debtor(s) upon entry of the discharge. If the Debtor(s) does not receive a discharge, property of the estate will vest upon the earlier of (i) the filing of the Chapter 13 Standing Trustee's Final Report and Account and the closing of the case or (ii) dismissal of the case.

**PART 8: NONSTANDARD PLAN PROVISIONS**



**None.** If "None" is checked, the rest of Part 8 need not be completed and may be deleted from this Plan.



**This Plan includes the following nonstandard provisions.** Under Fed. R. Bankr. P. 3015(c), each nonstandard provision must be set forth below in a separately numbered sentence or paragraph. A nonstandard provision is a provision not otherwise included in Official Local Form 3, or which deviates from Official Local Form 3. Nonstandard provisions set forth elsewhere in this Plan are ineffective. To the extent the provisions in Part 8 are inconsistent with other provisions of this Plan, the provisions of Part 8 shall control if the box "Included" is checked in Part 1, Line 1.3.

*The following Plan provisions are effective only if the box "Included" in Part 1, Line 1.3 is checked.*

1. Administrative claims payable to The Law Firm of Ullian & Associates, P.C. shall be payable over the first 12 months after confirmation, subject to the provisions of Part 4.C.1.
2. The inclusion of a claim in this Plan is not an admission as to the amount of the claim, the Debtor reserves the right to object to the claim.
3. Debtor has filed a Motion to Sell his real estate at 26 Savin Hill Avenue, Boston, MA. Directly from the sale proceeds, he shall pay the secured claims of Boston Water and Sewer Commission, Bank of New York Mellon, and Federal Home Loan Mortgage Company in full. He shall then turn over all remaining sale proceeds to the Trustee to pay the Plan in full.

**PART 9: SIGNATURES**

By signing this document, Debtor(s) acknowledges reviewing and understanding the provisions of this Plan and the Exhibits filed as identified below.

By signing this document, the Debtor(s) and, if represented by an attorney, the attorney for the Debtor(s), certifies that the wording and order of the provisions in this Plan are identical to those contained in Official Local Form 3, including the Exhibits identified below, other than any Nonstandard Plan Provisions in Part 8.

/s/ John Malone

John Malone

Debtor

October 9, 2025

Date

Debtor

Date

/s/ John Ullian, Esq.

Date October 9, 2025

Signature of attorney for Debtor(s)

John Ullian, Esq. 542786

542786 MA

The Law Firm of Ullian & Associates, P.C.

220 Forbes Road, Suite 106

Braintree, MA 02184

781-848-5980

john@ullianlaw.com

The following Exhibits are filed with this Plan:

- ☒ Exhibit 1: Calculation of Plan Payment\*
- ☒ Exhibit 2: Liquidation Analysis\*
- ☐ Exhibit 3: Table for Lien Avoidance under 11 U.S.C. § 522(f)\*\*
- ☐ Exhibit 4: [Proposed] Order Avoiding Lien Impairing Exemption\*\*

List additional exhibits if applicable.

\*Denotes a required Exhibit in every plan

\*\*Denotes a required Exhibit if the box "Included" is checked in Part 1, Line 1.2.

Total number of Plan pages, included Exhibits: 6

**EXHIBIT 1**

**CALCULATION OF PLAN PAYMENT**

a)	Secured claims (Part 3.A and Part 3.B.1-3 Total):	<b>\$0.00</b>
b)	Priority claims (Part 4.A and Part 4.B Total):	<b>\$4,947.81</b>
c)	Administrative expenses (Part 4.C.1 and 4.C.2 Total):	<b>\$10,135.65</b>
d)	Nonpriority unsecured claims (Part 5.E Total):	<b>\$17,308.00</b>
e)	Separately classified unsecured claims (Part 5.F Total):	<b>\$0.00</b>
f)	Executory contract/lease arrears claims (Part 6 Total):	<b>\$0.00</b>
g)	Total of (a) + (b) + (c) + (d) + (e) + (f):	<b>\$32,391.46</b>
h)	Divide (g) by .90 for total Cost of Plan including the Trustee's fee:	<b>\$35,991.00</b>
i)	Divide (h), Cost of Plan, by term of Plan, <b>0</b> months:	
j)	Round up to the nearest dollar amount for Plan payment:	

*If this is either an amended Plan and the Plan payment has changed, or if this is a postconfirmation amended Plan, complete(a) through (h) only and the following:*

k)	Enter total amount of payments the Debtor(s) has paid to the Trustee:	<b>\$300.00</b>
l)	Subtract line (k) from line (h) and enter amount here:	<b>\$35,691.00</b>
m)	Divide line (l) by the number of months remaining (1 months):	<b>\$35,691.00</b>
n)	Round up to the nearest dollar amount for amended Plan payment:	<b>\$35,691.00</b>

Date the amended Plan payment shall begin: November 1, 2025

EXHIBIT 2

LIQUIDATION ANALYSIS

**A. REAL PROPERTY**

Address (Sch. A/B, Part 1)	Value (Sch. A/B, Part 1)	Lien (Sch. D, Part 1)	Exemption (Sch. C)
26 Savin Hill Avenue Dorchester, MA 02125 Suffolk County	1,246,000.00	158,258.23	0.00

Total Value of Real Property (Sch. A/B, line 55):	\$ 1,246,000.00
Total Net Equity for Real Property (Value Less Liens):	\$ 1,087,741.77
Less Total Exemptions for Real Property (Sch. C):	\$ 0.00
Amount Real Property Available in Chapter 7:	\$ 1,087,741.77

**B. MOTOR VEHICLES**

Make, Model and Year (Sch. A/B, Part 2)	Value (Sch. A/B, Part 2)	Lien (Sch. D, Part 1)	Exemption (Sch. C)
-NONE-			

Total Value of Motor Vehicles (Sch. A/B, line 55):	\$ 0.00
Total Net Equity for Motor Vehicles (Value Less Liens):	\$ 0.00
Less Total Exemptions for Motor Vehicles (Sch. C):	\$ 0.00
Amount Motor Vehicle Available in Chapter 7:	\$ 0.00

**C. ALL OTHER ASSETS** (Sch. A/B Part 2, no. 4; Part 3 through Part 7. Itemize.)

Asset	Value	Lien (Sch. D, Part 1)	Exemption (Sch. C)
Chair, Sofa, Tables, Dishware, Silverware	600.00	0.00	600.00
Toaster, Refrigerator, TV, Stereo, computer	300.00	0.00	0.00
Painting, statue	900.00	0.00	900.00
Assorted Clothing	250.00	0.00	250.00
Shampoo, Soap, Razors	75.00	0.00	75.00
Cash	11.47	0.00	11.47

Total Value of All Other Assets:	\$ 2,136.47
Total Net Equity for All Other Assets (Value Less Liens):	\$ 2,136.47
Less Total Exemptions for All Other Assets:	\$ 1,836.47
Amount of All Other Assets Available in Chapter 7:	\$ 300.00

**D. SUMMARY OF LIQUIDATION ANALYSIS**

Amount available in Chapter 7	Amount
A. Amount Real Property Available in Chapter 7 (Exhibit 2, A)	\$ 1,087,741.77
B. Amount Motor Vehicles Available in Chapter 7 (Exhibit 2, B)	\$ 0.00
C. Amount All Other Assets Available in Chapter 7 (Exhibit 2, C)	\$ 300.00

TOTAL AVAILABLE IN CHAPTER 7: \$ 1,088,041.77

**E. ADDITIONAL COMMENTS REGARDING LIQUIDATION ANALYSIS:**

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OLF3A (Official Local Form 3A)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS

In re: John Malone

Case No. 24-10885  
Chapter 13

Debtor(s)

**Instructions to Debtor(s):**

- A. Pursuant to MLBR, Appendix 1, Rule 13-4(b), the Debtor(s) or Debtor(s)'s attorney shall cause a copy of the Plan to be served by first class mail or other permitted means upon the Chapter 13 trustee, all creditors of the debtor, all attorneys who have filed a notice of appearance and request service of all pleadings, and other parties in interest (collectively referred to as the "recipients") using this form, Official Local Form 3A ("OLF 3A"). You must list each recipient's name and mailing address in the Certificate of Service. Do not include account numbers or any personal identifier. See Fed. R. Bankr. P. 9037.
- B. If in the Plan you request:
- (1) to limit, modify, or determine the amount of a secured claim (you checked the box "Included" in Part 1, Line 1.1); and/or
  - (2) to avoid a judicial lien or nonpossessory, nonpurchase-money security interest (you checked the box "Included" in Part 1, Line 1.2 ),
- you must, in addition to serving the Plan as set forth above in Section A and using OLF 3A, **ALSO** serve a copy of this Plan on the holder(s) of the affected claim(s) and any other entity the Court designates in the manner provided for service in accordance with Fed. R. Bankr. P. 7004, using the Affidavit of Service of Chapter 13 Plan, Official Local Form 3B ("OLF 3B").
- C. If serving creditors only under Section A, file only OLF 3A with the Court after service is made. If serving creditors also under Section B, you must file both OLF 3A and OLF 3B with the Court after service is made.

**CERTIFICATE OF SERVICE OF CHAPTER 13 PLAN**

I/We hereby certify that on 10/9/25 (date) and in accordance with MLBR, Appendix 1, Rule 13-4(b), I/we served by first class United States mail a copy of this Plan to the on the parties on the attached list.

By the Debtor(s):

/s/ John Ullian  
Signature of Debtor(s)/attorney for Debtor(s)  
John Ullian, Esq. BBO: 542786  
The Law Firm of Ullian & Associates, P.C.  
220 Forbes Road, Suite 106  
Braintree, MA 02184  
781-848-5980  
John@ullianlaw.com

Label Matrix for local noticing  
0101-1  
Case 24-10885  
District of Massachusetts  
Boston  
Thu Oct 9 08:58:26 EDT 2025

Chloe, LLC  
c/o Ehrhard & Associates, P.C.  
27 Mechanic Street, Suite 101  
Worcester, MA 01068 United States 01608

Attn: Massachusetts Dept. of Revenue  
Bankruptcy Unit  
PO Box 7090 Boston, MA 02204

City of Boston Real Estate Tax  
CITY OF BOSTON, BOX 55808  
Boston, MA 02205

Fed Home Loan Mortgage Corp as Trustee  
c/o Specialized Loan Servicing  
P.O. Box 636005  
Littleton, CO 80163-6005

Janet M. Mahoney  
Deputy General Counsel  
Boston Water and Sewer Commission  
980 Harrison Avenue  
Boston, MA 02119-2530

The Bank of NY Mellon Indenture Trustee  
c/o Bank of America, N.A.  
475 Cross Point Pkwy PO Box 9000  
Getzville, NY 14068-9000

Carolyn Bankowski-13-12  
Chapter 13-12 Trustee Boston  
P. O. Box 8250  
Boston, MA 02114-0950

John A. Ullian  
The Law Firm of Ullian & Associates, P.C  
220 Forbes Road, Suite 106  
Braintree, MA 02184-2711

American Building Construction, Inc.  
82 Union St.  
Quincy, MA 02169-6973

NewRez LLC d/b/a Shellpoint Mortgage Servi  
Marinosci Law Group PC  
275 West Natick Road, Suite 500  
Warwick, RI 02886-1161

Bank of America, N.A.  
475 Cross Point Pk  
Getzville, NY 14068-1609

Discover Bank  
2479 Edison Blvd, Unity A  
Twinsburg, OH 44087-2475

Federal Home Loan Mortgage Corp. Trustee (Se  
c/o Newrez LLC  
dba Shellpoint Mortgage Servicing  
(fka Specialized Loan Servicing LLC)  
6200 S. Quebec Street, Suite 300  
Greenwood Village, Colorado 80111-4720

National Grid  
P.O. Box 371338  
Pittsburgh, PA 15250-7338

The Bank of New York Mellon  
c/o Bank of America, N.A.  
P.O. Box 31785  
Tampa, FL 33631-3785

Elsie Dias  
Age Strong Commission  
1 City Hall Square  
Boston, MA 02201-1020

Richard King - B  
Office of the US Trustee  
J.W. McCormack Post Office & Courthouse  
5 Post Office Sq., 10th Fl, Suite 1000  
Boston, MA 02109-3934

Boston Water and Sewer Commission  
980 Harrison Avenue  
Boston, MA 02119-2530

Boston  
U. S. Bankruptcy Court  
J.W. McCormack Post Office & Court House  
5 Post Office Square, Suite 1150  
Boston, MA 02109-3945

Boston Water and Sewer Commission  
P.O. Box 55466  
Boston, MA 02205-5466

Fed Home Loan Mortgage Corp as Trustee  
26 Savin Hill Ave  
Dorchester, MA 02125-4099

Federal Home Loan Mortgage Corp. Trustee for  
Freddie Mac Seasoned Credit Risk  
c/o Shellpoint Mortgage Servicing  
PO Box 10826 Greenville  
Greenville, SC 29603-0826

Specialized Loan Servicing, LLC  
Specialized Loan Servicing LLC  
P.O. Box 636005  
Littleton, CO 80163-6005

Andrew Coppo  
Greater Boston Title & Escrow LLC  
60 Adams Street  
#207  
Milton, MA 02186-3437

John Malone  
28 Savin Hill Avenue  
Dorchester, MA 02125